



Order Filed on June 29, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

21-04956 BKMFR01  
BROCK & SCOTT, PLLC  
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Attorneys for Freedom Mortgage Corporation

In Re:

ANNETTE SONIA ANDERSON

Case No: 19-14119-JKS

Hearing Date: May 26, 2022

Judge: JOHN K.  
SHERWOOD

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: June 29, 2022**

A handwritten signature in dark ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: Freedom Mortgage Corporation  
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC  
Debtor(s)' Counsel: David G. Beslow, Esquire Goldman & Beslow, LLC  
Property Involved ("Collateral"): 68 Watson Ave, East Orange, NJ 07018

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from February 1, 2022 to May 1, 2022.  
☒ The Debtor is overdue for 4 payments at \$1,555.43 per month.  
☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.  
☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.  
☒ There is currently \$48.09 being held in Debtors' suspense account

**Total Arrearages Due: \$6,173.63**

2. Debtor must cure all post-petition arrearages as follows:

☒ Immediate payment shall be made in the amount of \$4,300.00. Payment shall be made no later than May 31, 2022.

☒ Beginning on June 1, 2022, regular monthly mortgage payments in the amount of \$1,555.43 shall resume.

☒ Beginning on June 1, 2022, additional monthly cure payments shall be made in the amount of \$208.18 for 8 months and \$208.19 for 1 month.

☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

☒ Immediate payment: Freedom Mortgage / Attn: Cash Processing,  
10500 Kincaid Drive, Fishers, IN 46037

☒ Regular monthly payment: Freedom Mortgage / Attn: Cash Processing,  
10500 Kincaid Drive, Fishers, IN 46037

☒ Monthly cure payment: Freedom Mortgage / Attn: Cash Processing,  
10500 Kincaid Drive, Fishers, IN 46037

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above, fails to make any regular monthly payment or fails to make any additional monthly cure payment within thirty (30) days of the date the payments are due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

☒ The fees and costs are payable:

☒ through the Chapter 13 plan.

to the Applicant within days.

☐ Attorneys' fees are not awarded.